

INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	Atty. Docket No.	Serial No.
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	Applicant	
	John POLK	
	Filing Date	Group
	January 8, 1998	Unassigned

U.S. PATENT DOCUMENTS

*Examiner	Document			Sub	Filing Date
Initial	Number	Date	Name	Class	Class If Appropriate
ERC	4,823,264	04/18/89	DEMING	364/408	902
ERC	5,231,569	07/27/93	MYATT et al.	364/408	235
ERC	5,265,007	11/23/93	BARNHARD, JR., et al.	364/408	235
ERC	5,317,732	05/31/94	GERLACH JR, et al.	707	1041
ERC	5,369,699	11/29/94	PAGE et al.	379/38	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

ERC	"EDI Top Twenty, Questions and Answers About Electronic Data Interchange," Pamphlet published by Automated Clearing House Association (no date).
ERC	"ADP PC/Payroll for Windows," published by Automatic Data Processing, Inc. (1997), 04-1008-057 50M.
ERC	"New Hire Reporting," published by Automatic Data Processing, Inc. (1997), 04-914-067 40M.
ERC	"Wage Garnishment Processing Service," published by Automatic Data Process, Inc. (1996), 04-1045-086 20M.
ERC	"Child Support Application Banking Convention: A Guide For Employers & Their Financial Institutions," published by Bankers EDI Council (1996).
ERC	"1996 ACH Rules," published by National Automated Clearing House Association (1996).
ERC	Vans (Value-Added Networks), Website at http://ganges.cs.tcd.ie/4ba2/edi/www_vans.html (05/30/97).
ERC	Basics of EDI, Chapter 3, Website at http://pages.prodigy.com/edibooks/edich31.html (05/30/97), David Robert Lambert 1994-96.
ERC	Board of Governors of the Federal Reserve System/Washington D.C., Website at http://www.bog.frb.fed.us/ (05/29/97).
ERC	Direct Payment, Website at http://www.nacha.org/marketing/dpma.htm (05/29/97).
ERC	The National Automated Clearing House Association, Website at http://www.nacha.org/nacha/nacha.htm (05/29/97).
ERC	Colorado Child Support Enforcement, Website at http://www.state.co.us/gov_dir/human_services_dir/CSE/cseemp.htm (06/06/97).
ERC	CMi&s U.S. Electronic Commerce, Website at http://www.creditworthy.com/us/providers/electronic.html (06/06/97).
ERC	Electronic Commerce Resource Guide, Website at http://www.premenos.com/Resources/Organization (05/30/97).
ERC	EC/EDI: The Basics, Website at http://www.sbaonline.sba.gov/gopher/Ecedi/Info/eced5.txt (06/06/97).

Examiner	Date Considered
Cosimano, E.	12/23/98

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.